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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/543,938	04/06/2000	Dushyant Sharma	39440/199992	7936

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EXAMINER

BACKER, FIRMIN

ART UNIT	PAPER NUMBER
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3621

DATE MAILED: 01/18/2005

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary	Application No. 09/543,938	Applicant(s) SHARMA, DUSHYANT	
	Examiner Firmin Backer	Art Unit 3621	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 02 December 2004.
- 2a) ☐ This action is FINAL. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 2-10, 13, 17, 22-30, 32-34, 39, 41-43, 50 and 82-97 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 2-10, 13, 17, 22-30, 32-34, 39, 41-43, 50 and 82-97 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
- 11) ☐ The proposed drawing correction filed on _____ is: a) ☐ approved b) ☐ disapproved by the Examiner.
If approved, corrected drawings are required in reply to this Office action.
- 12) ☐ The oath or declaration is objected to by the Examiner.

Priority under 35 U.S.C. §§ 119 and 120

- 13) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. _____.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
* See the attached detailed Office action for a list of the certified copies not received.
- 14) ☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. § 119(e) (to a provisional application).
a) ☐ The translation of the foreign language provisional application has been received.
- 15) ☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121.

Attachment(s)

- | | |
|---|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413) Paper No(s). _____ |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | 5) <input type="checkbox"/> Notice of Informal Patent Application (PTO-152) |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO-1449) Paper No(s) 2. | 6) <input type="checkbox"/> Other: _____ |

Continued Examination Under 37 CFR 1.114

1. A request for continued examination under 37 CFR 1.114, including the fee set forth in 37 CFR 1.17(e), was filed in this application after final rejection. Since this application is eligible for continued examination under 37 CFR 1.114, and the fee set forth in 37 CFR 1.17(e) has been timely paid, the finality of the previous Office action has been withdrawn pursuant to 37 CFR 1.114. Applicant's submission filed on December 2nd, 2004 has been entered.

Preliminary Amendment

2. A preliminary amendment has been filed with the RCE on December 2nd, 2004. Claim 1, 11, 21, 31, 38, 48, 49, 51-81 have been canceled. Claims 2-10, 13, 17, 22-30, 32-34, 39, 41-43, 50 have been amended. Claims 82-97 have been added. Claims 2-10, 13, 17, 22-30, 32-34, 39, 41-43, 50 and 82-97 are pending.

Response to Arguments

3. Applicant's arguments with respect to claims 2-10, 13, 17, 22-30, 32-34, 39, 41-43, 50 and 82-97 have been considered but are moot in view of the new ground(s) of rejection.

Claim Rejections - 35 USC § 102

4. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

5. Claims 2-10, 13, 17, 22-30, 32-34, 39, 41-43, 50 and 82-97 are rejected under 35 U.S.C. 102(e) as being anticipated by Savage et al (U.S. PG Pub No 2002/0026394).

6. As per claims 82 and 88, Savage et al teach an electronic bill presentment and payment system for presenting and paying bills via an electronic data network, comprising an input processing functionality adapted to receive billing data from a plurality of billers in a plurality of different billing data forms a parsing functionality adapted to parse the billing data received from the plurality of billers in a plurality of different billing data forms to transform the billing data into a common document model wherein the transformed billing data is all of the same form a database adapted to store the transformed billing data parsed by the parsing functionality presentation functionality coupled to the database and adapted to retrieve transformed billing data from the database and to output at least some of the retrieved transformed billing data via the electronic data network for use by bill payers; and biller interactivity functionality coupled to the database and adapted to allow the plurality of billers individually to retrieve and review transformed billing data from the database and to alter the transformed billing data in the database (*see figs 1, 2, 3, 6, 8, 23, 30 paragraphs 0003, 0004, 0013, 0015, 0018, 0021, 0023, 0054, 0055, 0058...*).

7. As per claims 2-4, Savage et al teach a system wherein the parsing functionality is adapted to parse data from a print/interchange/financial stream of data provided by a biller (*see figs 1, 2, 3, 6, 8, 23, 30 paragraphs 0003, 0004, 0013, 0015, 0018, 0021, 0023, 0054, 0055, 0058...*)

8. As per claims 5-9, Savage et al teach a system wherein the presentation functionality is adapted to output transformed billing data for use by the bill payers using style sheet in order to render transformed billing data in a suitable form using markup language, is adapted to output transformed billing data for use by bill payers using or not financial software or browser (*see figs 1, 2, 3, 6, 8, 23, 30 paragraphs 0003, 0004, 0013, 0015, 0018, 0021, 0023, 0054, 0055, 0058...*)

9. As per claims 10, 50, Savage et al teach a system for presenting and paying bills (*see abstract, fig 1*), comprising interactivity functionality to detect and respond to communication from bill payers by retrieving transformed billing data from the database and presenting it to a payer in a form requested by the bill payer; and altering transformed billing data in the database corresponding to the bill payer according to the communications (*see figs 1, 2, 3, 6, 8, 23, 30 paragraphs 0003, 0004, 0013, 0015, 0018, 0021, 0023, 0054, 0055, 0058...*)

10. As per claims 17, Savage et al teach a system for presenting and paying further comprising a financial source interface adapted to send and receive communication to and from at least one financial entity and to alter transformed billing data in the database according to the financial source communications (*see figs 1, 2, 3, 6, 8, 23, 30 paragraphs 0003, 0004, 0013, 0015, 0018, 0021, 0023, 0054, 0055, 0058...*)

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11. As per claims 22-24, Savage et al teach a system wherein the billing data is extracted from a print/interchange/financial stream of data provided by a plurality of billers (*see figs 1, 2, 3, 6, 8, 23, 30 paragraphs 0003, 0004, 0013, 0015, 0018, 0021, 0023, 0054, 0055, 0058...*).

12. As per claims 25-29, Savage et al teach a system wherein some transformed billing data is output using the bill payers using style sheet in order to render transformed billing data is a suitable form using markup language, is adapted to output transformed billing data for use by bill payers using or not financial software or browser (*see figs 1, 2, 3, 6, 8, 23, 30 paragraphs 0003, 0004, 0013, 0015, 0018, 0021, 0023, 0054, 0055, 0058...*)

13. As per claims 30-33, Savage et al teach a system further comprising detecting and responding to communication from bill payers by retrieving transformed billing data from the database and presenting it to a payer in a form requested by the bill payer; and altering transformed billing data in the database corresponding to the bill payer according to the communications (*see figs 1, 2, 3, 6, 8, 23, 30 paragraphs 0003, 0004, 0013, 0015, 0018, 0021, 0023, 0054, 0055, 0058...*)

14. As per claims 34, Savage et al teach a system wherein the interface is adapted to allow bill payers to specify the location of the output (*see figs 1, 2, 3, 6, 8, 23, 30 paragraphs 0003, 0004, 0013, 0015, 0018, 0021, 0023, 0054, 0055, 0058...*)

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15. As per claims 41-43, Shutzer et al teach a system wherein the biller interface is adapted to allow the plurality of billers to alter the appearance bill presentment and to communicate with payers based on market segments (*see figs 1, 2, 3, 6, 8, 23, 30 paragraphs 0003, 0004, 0013, 0015, 0018, 0021, 0023, 0054, 0055, 0058...*).

16. As per claims 83-87, and 89-97, they are dependent on claims 82 and 88 and contain that do not further limit the scope of the disclosure. Therefore, they are rejected under the same rationale as claims above

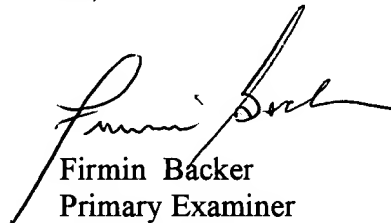
Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Firmin Backer whose telephone number is (703) 305-0624. The examiner can normally be reached on Mon-Thu 9:00 AM - 5:00 PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Trammell can be reached on (703) 305-9768. The fax phone number for the organization where this application or proceeding is assigned is 703-872-9306.

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Transformed billing data regarding the status of an application may be obtained from the Patent Application Transformed billing data Retrieval (PAIR) system. Status transformed billing data for published applications may be obtained from either Private PAIR or Public PAIR. Status transformed billing data for unpublished applications is available through Private PAIR only. For more transformed billing data about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).



Firmin Backer
Primary Examiner
Art Unit 3621

January 12, 2005